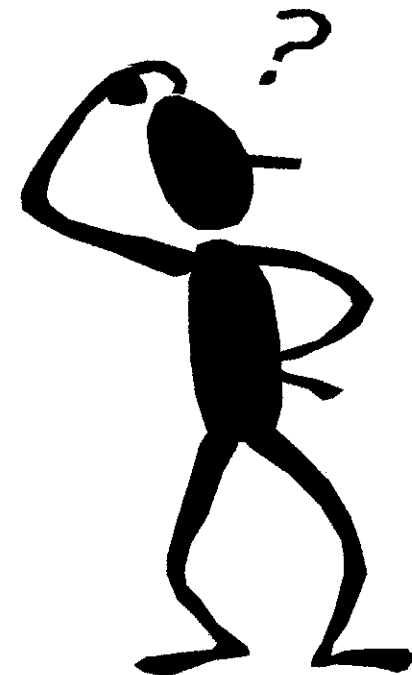


WHEN DO I NEED A BUILDING PERMIT?



Your local building official is:

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This information is provided for conditions affecting work on residential and commercial properties where State laws and regulations require that a building permit application be filed with your local municipality.

Information contained herein has been taken from the adopted Connecticut State Building Code and Connecticut General Statutes related to the building codes.

What is a building permit?

A building permit is a license, required by law and granted by your municipality, to construct or alter a building or structure in compliance with the minimum requirements of the building codes and in accordance with the plans submitted with your application.

What information do I need to apply for a building permit?

The information required to approve a permit application varies depending upon the work you wish to perform. For a re-roofing, it may be as simple as noting on your application the shingles and flashings you will be using. For an addition, it will mean plans showing foundations, framing, insulation, sheathing, roofing; proper dimensions and clearances; details on framing connections and any stairs; floor and wall and ceiling finishes; ventilation of concealed spaces; windows and doors, heating and electrical improvements; any other pertinent information necessary to determine compliance with codes. Plans are required to be drawn to scale.

When is a permit required?

Permits are required for all construction and alterations (excepting minor work as defined in the codes), including:

- Buildings, additions and renovations;
- New siding; replacement windows;
- Accessory garages and sheds;
- Pools, decks, porches, hot tubs;
- New roofs or re-roof (more than 25% area)
- Replacement boilers/furnaces/water heaters;
- Adding to heating system
- New/replacement air conditioning;
- Moving/replacing plumbing fixtures;
- New electrical circuits; service changes

Permits are also required for any change in use (or partial change such as a home occupation).

I was told I don't need a permit.

You may have been told by a salesman, product representative, contractor or remodeler that a building permit is not required for their product or services. Be sure to ask your Building Department if that information is correct. Your Building Official will answer any questions you may have regarding what information he or she needs for you to comply with the laws.

What are my responsibilities in the process?

The application you file and fee you pay are used to determine code compliance through legally required plan reviews and on-site inspections of construction. You must provide sufficient information about the project to your Building Official before construction starts, so that reviews can determine any obvious problems with your proposed work.

You must then schedule inspections with your Building Department to review portions of the work as they are completed so that they may be approved as conforming to codes. Finally, new construction, additions and changes of use must receive a Certificate of Use and Occupancy that states that the structure is safe and ready for occupancy for the use you have intended.

You should be aware that your municipality also must enforce state Inland Wetlands requirements and local Zoning regulations. These may require submission to the Town of your plans for additions, accessory structures, decks or pools for review by staff to determine compliance with wetlands buffer zones, sizes of accessory structures, and minimum setbacks from neighbor's properties.

Why should I bother with a permit?

Besides being required by law, the permit process is your guarantee that your project has been reviewed and inspected, and reasonable minimum health and safety standards are met. This is particularly important to you as the homeowner, because homeowners insurance does not cover losses on property where laws have been violated. A loss or accident involving an illegal renovation, addition, or accessory building may not be covered by your insurance company. For instance, if you have a new roof installed without a permit and it leaks and ruins your furniture, you could end up paying the entire cost of replacement.

Many banks now refuse to lend money on new mortgages or refinancing where improvement projects have been completed by the owner without required permits. We as building officials see this problem frequently, as homeowners come in at the last minute to try and legalize projects not permitted, before a refinancing or sale is denied by a lender.

Having to inspect construction that is already completed without required permits and approvals can involve removing sheetrock or other finishes so inspections can determine if proper wiring, or insulation, or fastenings, or pipe sizes have been used. This can be costly and disruptive since you will end up paying twice for the installation. However, this may be the only way to determine if the improvements comply with minimum code requirements.

The money spent on obtaining a building permit will be one of your most valuable investments in your property. The expert health and safety reviews made during construction help prolong your property's value and marketability.